

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

James Evan Graves
Malaika L Graves
Debtor(s)

Case No. 16 B 36770

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/18/2016.
- 2) The plan was confirmed on 01/25/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/19/2018, 08/20/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/19/2017, 06/21/2018, 12/27/2018.
- 5) The case was Dismissed on 01/28/2019.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$23,358.80
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$23,358.80

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,016.19
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,016.19

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL Laboratories	Unsecured	853.00	NA	NA	0.00	0.00
Advocate Medical Group	Unsecured	1,019.00	NA	NA	0.00	0.00
American Homes 4 Rent	Secured	0.00	NA	NA	0.00	0.00
Cigna Health and Life Insurance Company	Unsecured	386.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	500.00	968.74	968.74	0.00	0.00
CMS Premium Collection Unit	Unsecured	1,172.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	2,662.00	2,541.90	2,541.90	0.00	0.00
Department of Veterans Affairs	Unsecured	9,135.00	NA	NA	0.00	0.00
EMP of Cook County LLC	Unsecured	1,100.00	NA	NA	0.00	0.00
H&R Block	Unsecured	206.00	NA	NA	0.00	0.00
Illiana Financial Credit Union	Unsecured	97.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	9,000.00	1,000.00	1,000.00	648.05	0.00
Internal Revenue Service	Unsecured	0.00	7,809.58	7,809.58	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	405.00	376.19	376.19	0.00	0.00
Kankakee Federation Teacher CU	Unsecured	0.00	854.52	854.52	0.00	0.00
Kankakee Federation Teacher CU	Unsecured	0.00	407.32	407.32	0.00	0.00
Kankakee Federation Teacher CU	Unsecured	0.00	1,769.24	1,769.24	0.00	0.00
Kankakee Federation Teacher CU	Unsecured	0.00	1,272.34	1,272.34	0.00	0.00
Kankakee Federation Teacher CU	Unsecured	1,000.00	882.73	882.73	0.00	0.00
MABT/Contfin	Unsecured	774.00	NA	NA	0.00	0.00
Matteson Orthodontics	Unsecured	1,000.00	NA	NA	0.00	0.00
Navient	Unsecured	62,990.00	NA	NA	0.00	0.00
Payday Loan Store	Unsecured	500.00	1,024.99	1,024.99	0.00	0.00
Portfolio Recovery Associates	Unsecured	485.00	531.91	531.91	0.00	0.00
Prestige Financial Services	Secured	27,570.77	28,070.77	28,070.77	8,826.14	2,279.11
Resurgent Capital Services	Unsecured	409.00	452.43	452.43	0.00	0.00
Resurgent Capital Services	Unsecured	520.00	533.02	533.02	0.00	0.00
Silver Cloud Financial	Unsecured	600.00	465.00	465.00	0.00	0.00
Tidewater Credit Services	Secured	18,818.00	18,818.00	18,818.00	5,015.91	1,573.40
Tidewater Credit Services	Unsecured	NA	505.99	505.99	0.00	0.00
TLC Timeshare Liquidators	Secured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Village Of Matteson	Unsecured	200.00	NA	NA	0.00	0.00
Webbank-Fingerhut	Unsecured	0.00	NA	NA	0.00	0.00
Webbank-Fingerhut	Unsecured	0.00	NA	NA	0.00	0.00
Westgate Resorts Ltd	Secured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$46,888.77	\$13,842.05	\$3,852.51
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$46,888.77	\$13,842.05	\$3,852.51
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,000.00	\$648.05	\$0.00
TOTAL PRIORITY:	\$1,000.00	\$648.05	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,395.90	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,016.19</u>	
Disbursements to Creditors	<u>\$18,342.61</u>	
TOTAL DISBURSEMENTS :		<u>\$23,358.80</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2019

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.